



# Fraud Newsletter

March 2008

*Sheriff Steve Mansfield*

## **Fraud and ID Theft Information – To Better Protect the Residents of Lewis County**

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*"If it's too good to be true  
it normally is"*

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Fraud is simply a theft by trick. It can take the form of chain letters claiming huge amounts of cash to those who send money in or people claiming they will provide a service and never do.

Identity theft and identity fraud are terms used to refer to all types of crimes in which someone wrongfully obtains and uses another person's personal data in a way that involves fraud or deception for economic gain. This newsletter is intended to keep the public informed of the most recent fraud schemes happening in our county. It will also provide resources to help you take precautions to protect yourself from these vicious crimes.

### **PROTECT YOUR ID**

- 1** Always know who you are providing personal information to
- 2** If you use passwords to access accounts make sure to change them often
- 3** Never provide personal information in response to any unsolicited offer
- 4** Know the company you are dealing with when making online purchases

## **Current Scams and Frauds Hitting Lewis County**

### **ID Thefts and Scams**

The cases related to phone scams that are directed at ID thefts continue to hit all of Washington State. It normally starts out as a sales pitch, "Congratulations – You have won." The caller then explains they will be sending a check to the winner and must obtain some basic information for processing the winning ticket. The caller then attempts to obtain your personal information, such as Social Security Number and birth date. The caller might also attempt to obtain credit card information and claim that a small fee must be paid for the processing. It is all just a scam to steal your money. A new twist to this old scam is the use of an automated caller who leaves a message on your phone with instructions to call an "800" number. It is all a scam – REMEMBER– you cannot win a lottery you have never entered.

## Work From Home Scams

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*"Internet fraud is the fastest growing crime in the US"*

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There is nothing new to the idea of working from your residence. Most of us would love the idea of not having to commute to work. The thought of working at a well paying job during the hours that you pick is an appealing prospect. The "Work From Home Scams" target those who want to work their own hours and be their own boss.

A recent one circulating in spam emails dealt with FHA Refunds. It was a company claiming you could work from home tracking down people who were owed a refund from their FHA mortgage insurance premiums. For a few hundred dollar fee, the company would provide you with all the information you needed to start your own business. It claimed you could make several thousand dollars a month working only part time and from your home finding those people who are due a government refund.

The material provided by the company was very professional looking and did provide all the resources they claimed they would. The information they provided was correct in that the FHA has been providing refunds for mortgage insurance to people that have paid off their FHA loans. Further, there are people who are owed the refund that the government has not been able to find. What they failed to tell you was that anyone could check to see if they are due a refund and you don't need the assistance of anyone to do it.

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*"Vigilance is the only real protection against Internet fraud"*

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When you are thinking of setting up a new business make sure you do your research. Is there really a need for the service or product I'm going to market or sell?

Most "Work From Home" scams will sell you a kit to allow you to start your own business. Most often the deal just sounds too good to be true – it most often is.



The internet is a powerful tool used by both legitimate businesses and scam artists alike. Always take steps to protect yourself and your personal information as you would protect your home or car.

#### Other Resources

Phone Busters (Canadian Link) - <http://www.phonebusters.com/>

The Federal Citizen Information Center -  
<http://www.pueblo.gsa.gov/scamsdesc.htm>

The Federal Trade Commission - <http://www.consumer.gov/idtheft/>

The FBI Fraud Information page -  
<http://www.fbi.gov/maicases/fraud/fraudschemes.htm>

The Internet Crime Complaint Center - <http://www.ic3.gov/>

#### Lewis County Sheriff's Office Mission Statement

To make a positive difference for members of our community by seeking and finding ways to affirmatively promote, preserve and deliver a feeling of security, safety and quality service.



**Sheriff Steve Mansfield**

*Committed to make a difference.*